

The SPOTLIGHT

VOLUME 33

JANUARY 2000

NUMBER 1

Brian Traboulay

has set a new *American Income* record in individual production!



YTD Production
\$221,368
Net ALP

91.40% *persistence*

SGA:
Altig-Altig

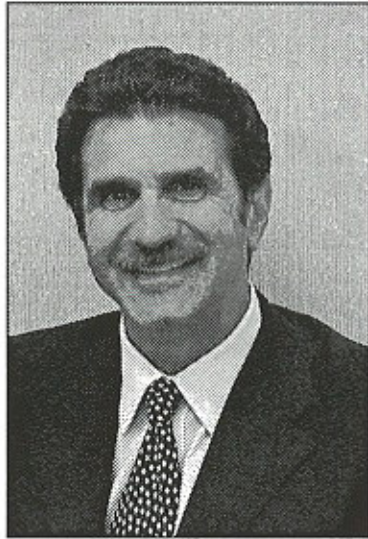
Contract Date:
June 1994

Chairman's Club:
10 Times

Burnaby, BC

RECORD PRODUCTION

Congratulations!



Prepare For A Breakthrough Year

The ball has dropped, the champagne bottles are empty, the Y2K fears turned out to be false and as the clock struck midnight on December 31, 1999, we all experienced history.

Each New Year, many of us make resolutions and visualize the coming year and what it holds for us. This time, we paused and reflected on the events of the past 100 years and how they shaped the world.

Throughout the 20th century, there have been incredible breakthroughs. Color television was born . . . The first man walked on the moon . . . The Cold War ended . . . Sheep were cloned . . . Communication reached a new level via the Internet . . . And the list goes on and on . . .

Imagine the precedent these accomplishments have set!

In the almost 50 years since American Income was founded, we have made breakthroughs that have helped others as well. Over the years, we've seen our market evolve and our business flourish — The result is hundreds of thousands of union members who have protected their families with the invaluable life insurance products we offer.

Personal breakthroughs must also be acknowledged. Without individual triumph, there can be no group prosperity. We have among us an American Incomer who has raised the bar for everyone by setting an *all time* AIL annual production record. Brian Traboulay with the Altig-Altig Agency completed 1999 with **\$221,368 of Net ALP with an astonishing 91.4% persistency!** That's unheard of in American Income sales — until now.

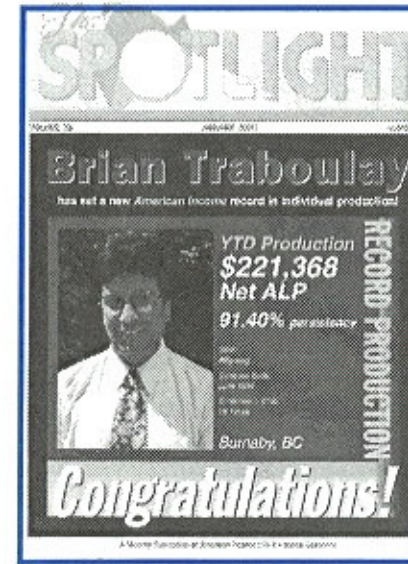
Brian's efforts prove, without a doubt, you can write business in quantity and quality. I salute Brian and his unrelenting effort to demonstrate what is possible along with his total commitment to being the absolute best.

Today, I encourage you to dig deep within yourself and set your sales goals for the coming year. Remember, your individual accomplishments collectively become a part of the great success that lies ahead for the entire American Income family.

This new year is the beginning of a breakthrough for all of American Income. As we recognize Brian Traboulay, along with the leaders for 1999, make 2000 your breakthrough year.

Continuing the legacy, carrying the torch,

Roger Smith
Executive Vice President
Director of Agencies



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& Greg Wright.

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CALENDAR OF EVENTS

Feb. 29 Tues. New business received in the Executive Office in Waco, Texas will count for February production.

Apr. 5-9, '00 Wed.-Sun. 2000 Convention Hawaii, Ritz Carlton Kapalua.

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#1 Individual Agent



Brian Traboulay
Burnaby, BC
SGA: Altig-Altig
Contract date: June 1994
YTD Net ALP: \$221,368
Persis: 91.40%

1999 Year-To-Date Leaders

#1 Supervising Agent



Wendell Bangs
Nashville, TN
SGA: Altig-Altig
Contract date: Nov. 1998
YTD Net ALP: \$194,581
Persis: 85.48%

PR Rep — Category B



Laurie Onasch
Menomonee Falls, WI
SGA: Joe Manone
Contract date: Nov. 1994
YTD Cards: 18,374

#1 General Agent



Stacie Williams
Nashville, TN
SGA: Altig-Altig
Contract date: Apr. 1998
YTD Net ALP: \$383,539
Persis: 82.60%

PR Rep — Category A



Debbie Enstedt
Winnipeg, MB
SGA: Altig-Altig
Contract date: Sept. 1991
YTD Cards: 34,306

#1 Master General Agent



Wilbur Smith
Redmond, WA
SGA: Altig-Altig
Contract date: Sept. 1984
YTD Net ALP: \$925,049
Persis: 79.94%

PR Manager



Randy Altig
Kirkland, WA
SGA: Altig-Altig
Contract date: Dec. 1988
YTD Cards: 137,672

1999 Year-To-Date SGA Leaders



**James & Steve
Surace**
YTD Net ALP:
\$1,147,297
% Quota: 157%
Persistency:
76.77%



**Mike Horning
David Schneider**
YTD Net ALP:
\$474,857
% Quota: 145%
Persistency:
77.94%



Mike Jones*
YTD Net ALP:
\$463,322
% Quota: 102%
Persistency: 76.29%

*3rd consecutive year as leader
in YTD Net ALP with persistency.



Joe Manone
YTD Net ALP:
\$738,991
% Quota: 123%
Persistency: 77.08%



Quota Busters



Anne O'Driscoll
YTD Net ALP:
\$410,248
% Quota: 249%



Justin A. Jones
YTD Net ALP:
\$1,043,912
% Quota: 135%



Larry Geneser
YTD Net ALP:
\$1,808,075
% Quota: 119%



Ramin Kouladji
YTD Net ALP:
\$404,652
% Quota: 117%



Jerel Turner
YTD Net ALP:
\$178,626
% Quota: 100%



Marc Zipper
YTD Net ALP:
\$1,514,863
% Quota: 107%

★ ★ Rising Star ★ ★



Derrill Bailey
% Quota: 115%
Persistency:
90.10%

Agency ALP Leader



Rick Altig
YTD Net ALP:
\$7,937,150
Persistency:
76.88%

90/90 & 81/81 Clubs

90/90 CLUB

Name	Net ALP	Pers	Bonus	SGA
Brian Traboulay	\$221,368	91.40	\$5,000.00	Altig-Altig
Preeti Sahgal	140,344	91.85	5,000.00	Joshua Chalom
Lawrence Hauck	125,709	92.27	6,000.00	Steve Friedlander
Andrew Kay	123,682	92.99	6,000.00	Altig-Altig
Drew Johnson	90,932	91.50	5,000.00	Larry Kudlacek

Total: \$27,000

81/81 CLUB

Name	Net ALP	Pers	Bonus	SGA
Timothy Cruise	\$175,932	83.44	\$2,000.00	Scott Smith
Eddie Norman	139,984	84.50	2,000.00	Larry Geneser
Frauline McGuire	120,037	85.73	2,500.00	Anne O'Driscoll
Arkadi Nulman	119,214	84.33	2,000.00	Larry Geneser
Jin Zhou Zhao	117,224	88.06	3,000.00	Altig-Altig
James Peate	111,451	83.01	2,000.00	Marc Zipper
Vlad Basov	108,070	86.85	2,500.00	Larry Geneser
William Sargent	104,267	81.03	1,500.00	Derrill Bailey
Kelly McDonald	103,540	84.44	2,000.00	Jatoft-Foti
Kathleen Carpenter	98,790	86.75	2,500.00	Surace-Surace
Mark Bleier	97,846	88.14	3,000.00	Gary Bleier
Albert DiMarco	95,074	86.31	2,500.00	Altig-Altig
Rosario Aguilar	91,227	84.10	2,000.00	Jatoft-Foti
Darrell Ballard	91,018	82.82	1,500.00	Jatoft-Foti
Francisco Perez	90,892	88.94	3,000.00	Eric Giglione
Shashi Parekh	90,365	81.49	1,500.00	Joe Manone
Carl Boldon	90,209	82.48	1,500.00	Zeidner-Cowan
Herman Libman	89,103	85.83	2,500.00	Lisa D'Amico
Joe Hathorne	86,973	85.46	2,500.00	Scott Smith
Robert Prueitt	86,924	83.96	2,000.00	Zeidner-Cowan
Raymond Lau	84,901	84.22	2,000.00	Altig-Altig
Barry Kushner	84,711	81.24	1,500.00	Joshua Chalom
Wendell Bangs	84,597	84.30	2,000.00	Altig-Altig
Ted Schilling	83,790	86.16	2,500.00	John Sweeney
John Morris	83,770	88.41	3,000.00	Larry Geneser
Rudi Camenzind	82,666	82.82	1,500.00	Cohen-Rutt
Anita Rich	81,369	88.77	3,000.00	Cohen-Rutt

Total: \$59,500

CONVENTION QUALIFIERS

CONVENTION QUALIFIERS

Name	SGA	Name	SGA
Rosario Aguilar	Jatoft-Foti	Kathleen Carpenter	Surace-Surace
Abdulrazzaq Ahmed	Robert Glover	Clifford Carroll	Cohen-Hartman
Frances Alexander	Steve Friedlander	Arthur Carter	Cohen-Rutt
Dick Altig	Altig-Altig	Russell Chang	Altig-Altig
Jill Altig	Altig-Altig	Rick Choptuik	Altig-Altig
Randy Altig	Altig-Altig	Mitchell Clem	William Devine
Rick Altig	Altig-Altig	James Cleveland	Marc Zipper
Karlton Anderson	Kevin Pawlowski	Edward Clunk	Mike Jones
Robin Andrade	Ali Shahrak	David Cohen	Cohen-Hartman
Daniel Andrecheck	Pat Shehan	Patrick Coughlin	Bruce Gilpatrick
Nestor Aramayo	Tom Williams	Jane Cowan	Zeidner-Cowan
Malka Arony	Cohen-Hartman	Anita Crockett	Chris Philippe
Christopher Bacheller	Marc Zipper	Timothy Cruise	Scott Smith
Edward Bailey	Larry Weiner	Robin Denham	Larry Geneser
Derrill Bailey	Derrill Bailey	Lawrence Dennis	Zeidner-Cowan
Darrell Ballard	Jatoft-Foti	John DeRosier	Altig-Altig
David Ballard	Jatoft-Foti	Jacqueline deVooght	Altig-Altig
Wendell Bangs	Altig-Altig	Julie Dillon	William Devine
Vlad Basov	Larry Geneser	Albert DiMarco	Altig-Altig
Denise Bateman	Altig-Altig	Jeffrey Dinocento	Eric Giglione
Douglas Bauknecht	Altig-Altig	Eric Dionne	Ramin Kouladji
Alan Becker	Larry Geneser	Brenda DiSomma	Eric Giglione
Maria Bellajaro	Altig-Altig	Robert Dunn	Eric Giglione
Robert Beyer	Larry Geneser	Vivian Dwyer	Billy Faulkner
Upinder Bhinder	Altig-Altig	James Engel	Pat Shehan
Yaroslav Bitman	Larry Geneser	Bradley Eng	Altig-Altig
David Blaisdell	Altig-Altig	Steven Engrav	Altig-Altig
Mark Bleier	Gary Bleier	Debbie Enstedt	Altig-Altig
James Bliefnick	Joe Manone	Maria Esposito	Cohen-Hartman
Steven Blok	Joe Manone	Edward Farley	Chris Philippe
Cynthia Blumert	Walter-Blumert	Seyavash Feizi	Ali Shahrak
Carl Boldon	Zeidner-Cowan	Bertram Feldman	Tom Williams
Timothy Braquen	Altig-Altig	John Ferguson	John Sweeney
David Brister	Eric Giglione	Andrew Fike	David Hausman
Manon Brulotte	Altig-Altig	Steven Freitag	Danny VanHouten
Kevin Bukatman	Eric Giglione	Steve Friedlander	Steve Friedlander
John Bury	John Bury	Maria Fuenzalida	Jatoft-Foti
Michael Busico	Michael Busico	Susan Fuldauer	Mark Hancock
Rudi Camenzind	Cohen-Rutt	Roger Fung	Altig-Altig
Christine Campbell	Cohen-Hartman	Larry Geneser	Larry Geneser
		Anthony Gentili	Joshua Chalom

CONVENTION QUALIFIERS

CONVENTION QUALIFIERS (CONTINUED)

Eric Giglione	Eric Giglione
Thomas Gilbert	Altig-Altig
Robert Glover	Robert Glover
Erik Graham	Cohen-Rutt
Richard Guetter	Marc Zipper
Joseph Habeeb	William Devine
Michael Hanson	Altig-Altig
Paul Hardy	Altig-Altig
Steve Hartman	Cohen-Hartman
Joe Hathorne	Scott Smith
Lawrence Hauck	Steve Friedlander
Paul Hebron	Eric Giglione
Charles Hill	Jatoft-Foti
Brian Horner	Marc Zipper
Mike Horning	Horning-Schneider
Jeffrey Horsky	Larry Weiner
Roger Hotz	Altig-Altig
John Huber	Eric Giglione
Leanne Hughes	Eric Giglione
Joel Ivary	Marc Morton
Drew Johnson	Larry Kudlacek
Victor Jones	Surace-Surace
Mike Jones	Mike Jones
Seyed Katouzian	Joshua Chalom
Andrew Kay	Altig-Altig
Kevin Khadivian	Scott Smith
Steve Khadivian	Scott Smith
Bradley Kincaid	Altig-Altig
Michael Knapick	Scott Smith
Ramin Kouladji	Ramin Kouladji
Larry Kudlacek	Larry Kudlacek
Barry Kushner	Joshua Chalom
Raymond Lau	Altig-Altig
Ladislav Lesanek	Ali Shahrak
Stephen Liberto	Eric Giglione
Herman Libman	Lisa D'Amico
James Logan	Altig-Altig
Paul Lund	Scott Smith
Buck Luymes	Altig-Altig
Melinda-Rae Lyse	Altig-Altig
Kenneth Madden	Jatoft-Foti

Ramin Maghsoud
Benjamin Malick
Larry Malitz
Benjamin Mancillas
Joseph Manone
Kelly McDonald
Frauline McGuire
Ingrid Mendoza
Richard Meshulam
Carla Miller
Eli Mitchan
Stephen Momberg
John Morris
Jay Mullins
Barbara Musto
Daniel Muszynski
Dennis Muth
Leroy Nichols
Pater Nielsen
Sharon Nigota
Nicholas Nitkowski
Eddie Norman
Gene Noury
Christian Novacek
Peter Novellino
Arkadi Nulman
Anne O'Driscoll
Robert Olson
Laurie Onasch
Angeles Ordas
Edward Orell
Ilija Orlovic
Michael O'Rourke
Gleb Ostrovsky
Terrence Palmer
James Palmes
Shashi Parekh
Patrick Parisi
Roland Parker
Kevin Pawlowski
James Peate

Larry Kudlacek
Justin A Jones
Pat Shehan
Danny VanHouten
Joe Manone
Jatoft-Foti
Anne O'Driscoll
Michael Busico
Cohen-Rutt
Christopher Lafond
Kevin Pawlowski
Altig-Altig
Larry Geneser
Pat Shehan
Eric Giglione
Mike Jones
Altig-Altig
Joe Manone
Robert Glover
Eric Giglione
Tom Williams
Larry Geneser
Ali Shahrak
Chris Philippe
Altig-Altig
Larry Geneser
Anne O'Driscoll
Scott Smith
Joe Manone
Michael Busico
Marc Zipper
Altig-Altig
Larry Geneser
Justin A Jones
Billy Faulkner
Bill Boyle
Joe Manone
Lisa D'Amico
Tom Williams
Kevin Pawlowski
Marc Zipper

CONVENTION QUALIFIERS

CONVENTION QUALIFIERS (CONTINUED)

Vito Pecoraro
Francisco Perez
Michael Perkins
Christopher Philippe
Kristy Philippe
Vedran Pipinic
Steven Polederos
Marisol Portillo-Mata
Najja Proby
Robert Prueitt
J Saul Quiroz
David Ragland
Richard Ramirez
Ronald Raphael
Rhonda Ray
Thomas Reddoch
Scott Reeves
Scott Remmey
Anita Rich
Edwin Rickard
Wendi Rose
Paul Rumbuc
Preeti Sahgal
Derek Sandilands
Paramjit Sangha
William Sargent
Ted Schilling
James Schneider
David Schneider
Robert Seeber
Jack Seitz
Kobina Sekyi
Paul Sellars
Patrick Shehan
William Shevenell
Robert L Smith
Wilbur Smith
John Smolenski
Ken Solts
Scott Sonnenberg
Rona Spano

Eric Giglione
Eric Giglione
Jatoft-Foti
Chris Philippe
Chris Philippe
Altig-Altig
Zeidner-Cowan
Cohen-Rutt
Richard Neal
Zeidner-Cowan
Michael Busico
Walter-Blumert
Marc Zipper
Cohen-Rutt
Marc Morton
Kevin Pawlowski
Surace-Surace
Eric Giglione
Cohen-Rutt
Lisa D'Amico
William Devine
Vic Hancock
Joshua Chalom
Altig-Altig
Altig-Altig
Derrill Bailey
John Sweeney
Robert Glover
Horning-Schneider
Joe Manone
Hancock-Boles
Joe Manone
Steve Friedlander
Pat Shehan
Rick Mansfield
Kevin Pawlowski
Altig-Altig
Ali Shahrak
Altig-Altig
Larry Geneser
Scott Smith

Donald Spence
Linda Stadler
Jeffrey Steele
Dennis Stefanakis
Tina Steward
Gregory Strausser
James Surace
Steve Surace
Tony Sutton
Timothy Thompson
Craig Timmerman
Brian Traboulay
Mario Trejo
Leo VanDenBussche
Danny VanHouten
Anthony Vestal
George Vrbanc
Thomas Wall
Gordon Wayne
Ervin Wheeler
Ryan Whitley
John William
Larry Williams
Gary Williams
Stacie Williams
Tamara Willsey
Jena Wilson
Matthew Wood
Madlyn Woodyard
Ronald Yaniak
Theresa Zanowick
Irving Zeidner
Stanley Zeidner
Jinzhou Zhao
Marc Zipper

Ramin Kouladji
Surace-Surace
Marc Zipper
Billy Faulkner
Eric Giglione
Zeidner-Cowan
Surace-Surace
Surace-Surace
Larry Geneser
Kevin Pawlowski
Robert Glover
Altig-Altig
Cohen-Rutt
Altig-Altig
Danny VanHouten
Larry Geneser
Marc Zipper
Peter Jewett
Anne O'Driscoll
Billy Faulkner
Larry Geneser
Chris Philippe
Altig-Altig
Altig-Altig
Altig-Altig
Scott Smith
Cohen-Hartman
Altig-Altig
Cohen-Rutt
Eric Giglione
Cohen-Hartman
Zeidner-Cowan
Zeidner-Cowan
Altig-Altig
Marc Zipper

TOP INDIVIDUAL PRODUCERS

Record Individual Production

Month:
June 1998
Kim Collins
\$33,921 Net ALP

DECEMBER PRODUCTION

Name	Net ALP	Pers	Dev.**	Times in Top 50***	SGA
1 Ladislav Lesanek	\$21,528	78.10		4	Ali Shahrak
2 Thomas Gilbert	19,684	87.22*		2	Altig-Altig
3 James Dattilo	18,492		2	1	Marc Zipper
4 Gene Noury	17,867	93.28		1	Ali Shahrak
5 Frauline McGuire	17,008	85.73*		5	Anne O'Driscoll
6 Douglas Bauknecht	15,086	76.69		1	Altig-Altig
7 Raymond Lau	14,447	84.22		3	Altig-Altig
8 Gary Williams	14,387		1	1	Altig-Altig
9 John Smolenski	14,249	76.59		1	Ali Shahrak
10 Joel Ivary	14,052	76.61		1	Marc Morton
11 Arkadi Nulman	13,626	84.33*		7	Larry Geneser
12 Steve Khadivian	13,233	91.24*		4	Scott Smith
13 Tina Steward	12,995	79.01*		1	Eric Giglione
14 Rosario Aguilar	12,921	84.10		2	Jatoft-Foti
15 Daniel Muszynski	12,855	80.81		1	Mike Jones
16 Mitchell Clem	12,592	85.67*		3	William Devine
17 Kenneth Madden	11,930	80.55		2	Jatoft-Foti
18 Ramin Maghsoud	11,905	82.04*		5	Larry Kudlacek
19 Seyavash Feizi	11,857		3	1	Ali Shahrak
20 John DeRosier	11,578		3	1	Altig-Altig
21 Omid Tanzif	11,419	100.00		1	Scott Smith
22 J Saul Quiroz	11,187	79.35		5	Michael Busico
23 Carl Boldon	11,161	82.48		4	Zeidner-Cowan
24 Camilla Goldy	11,129		2	1	Cohen-Rutt
25 Daniel Andrecheck	11,105		Tie	2	Pat Shehan
26 Douglas MacDonald	11,082	76.83		2	Altig-Altig
27 Brian Traboulay	11,053	91.40		12	Altig-Altig
28 George Vrban	11,000		3	1	Marc Zipper
29 Wendell Bangs	10,956	84.30*		1	Altig-Altig
30 Jena Wilson	10,866	95.49*		4	Cohen-Hartman
31 Robert L Smith	10,851	79.92		2	Kevin Pawlowski
32 Karlton Anderson	10,842	81.22*		1	Kevin Pawlowski
33 Jack Seitz	10,599	88.96*		3	Hancock-Boles
34 Barbara Musto	10,582	83.69*		2	Eric Giglione
35 Drew Johnson	10,578	91.50		3	Larry Kudlacek
36 Ingrid Mendoza	10,548		5	1	Michael Busico
37 Samuel Lockhart	10,525	77.98		1	Zeidner-Cowan
38 Preeti Sahgal	10,511	91.85		7	Joshua Chalom
39 Steven Polederos	10,481	81.42		2	Zeidner-Cowan
40 James Peate	10,410	83.01		6	Marc Zipper
41 Danny Mayorga	10,373	94.82*		1	Tom Williams
42 Timothy Cruise	10,327	83.44		11	Scott Smith
43 James Cleveland	10,146	76.97		3	Marc Zipper
44 Mark Bleier	10,058	88.14		2	Gary Bleier
45 Peter Nikolov	10,003	100.00*		1	Steve Friedlander
46 Jorge Zayas	9,978	83.73		1	Michael Busico
47 Peter Novellino	9,798		2	2	Altig-Altig
48 Jinzhou Zhao	9,750	88.06		7	Altig-Altig
49 Patrick Coughlin	9,668	80.55		1	Bruce Gilpatrick
50 Bulbinder Hayer	9,634	100.00		1	Altig-Altig

*indicates projected persistency

**no. of pos. mos. more than neg. mos. of dev. on the producer's AP&P report, including the 2 mos. below the total line

***number of times listed in Top 50 this year

Record Individual Production

Year-to-Date:
January — December 1999
Brian Traboulay
\$221,368 Net ALP



TOP INDIVIDUAL PRODUCERS

YEAR-TO-DATE PRODUCTION

Name	Net ALP	Pers	Dev.**	SGA
1 Brian Traboulay	\$221,368	91.40		Altig-Altig
2 Timothy Cruise	175,932	83.44		Scott Smith
3 Victor Jones	151,902		3	Surace-Surace
4 Preeti Sahgal	140,344	91.85		Joshua Chalom
5 Eddie Norman	139,984	84.50		Larry Geneser
6 Gleb Ostrovsky	127,477	78.19		Justin A Jones
7 Larry Malitz	126,806		1	Pat Shehan
8 Lawrence Hauck	125,709	92.27		Steve Friedlander
9 Andrew Kay	123,682	92.99		Altig-Altig
10 Vito Pecoraro	121,418	79.74*		Eric Giglione
11 Frauline McGuire	120,037	85.73*		Anne O'Driscoll
12 Arkadi Nulman	119,214	84.33*		Larry Geneser
13 Jinzhou Zhao	117,224	88.06		Altig-Altig
14 Patrick Parisi	116,686	76.08		Lisa D'Amico
15 J Saul Quiroz	112,885	79.35		Michael Busico
16 James Peate	111,451	83.01		Marc Zipper
17 Vlad Basov	108,070	86.85		Larry Geneser
18 Alan Becker	107,412	80.79		Larry Geneser
19 William Sargent	104,267	81.03*		Derrill Bailey
20 Scott Remmey	104,121	80.56		Eric Giglione
21 Kelly McDonald	103,540	84.44		Jatoft-Foti
22 Arthur Carter	102,751	80.77		Cohen-Rutt
23 Kathleen Carpenter	98,790	86.75*		Surace-Surace
24 Kevin Bukatman	98,543	78.20		Eric Giglione
25 Mark Bleier	97,846	88.14		Gary Bleier
26 Leanne Hughes	97,635	80.80		Eric Giglione
27 Roland Parker	95,420	79.78*		Tom Williams
28 Albert DiMarco	95,074	86.31*		Altig-Altig
29 Edward Clunk	93,514	76.34		Mike Jones
30 Derek Sandilands	92,927	80.75		Altig-Altig
31 Paul Rumbuc	92,526	77.41*		Vic Hancock
32 Anthony Vestal	92,135	78.17		Larry Geneser
33 Rosario Aguilar	91,227	84.10		Jatoft-Foti
34 Darrell Ballard	91,018	82.82		Jatoft-Foti
35 Drew Johnson	90,932	91.50		Larry Kudlacek
36 Francisco Perez	90,892	88.94		Eric Giglione
37 Christian Novacek	90,742	78.14		Chris Philippe
38 Shashi Parekh	90,365	81.49		Joe Manone
39 Carl Boldon	90,209	82.48		Zeidner-Cowan
40 James Logan	90,203	79.68		Altig-Altig
41 Herman Libman	89,103	85.83		Lisa D'Amico
42 John DeRosier	88,205		3	Altig-Altig
43 Abdulrazzaq Ahmed	87,935	77.02		Robert Glover
44 George Vrban	87,468		3	Marc Zipper
45 Joe Hathorne	86,973	85.46*		Scott Smith
46 Robert Prueitt	86,924	83.96		Zeidner-Cowan
47 Angeles Ordas	86,199	77.87		Michael Busico
48 Raymond Lau	84,901	84.22		Altig-Altig
49 Michael Perkins	84,897	76.00		Jatoft-Foti
50 Barry Kushner	84,711	81.24		Joshua Chalom

*indicates projected persistency

**no. of pos. mos. more than neg. mos. of dev. on the producer's AP&P report, including the 2 mos. below the total line

TOP INDIVIDUAL PRODUCERS



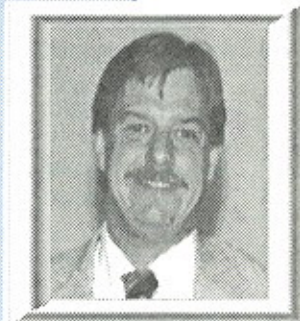
Number 1 this month:
Ladislav Lesanek
 Worcester, MA
 SGA: Ali Shahrak
 Contract date: June 1997
 Persistency: 78.10%
 Net ALP: \$21,528
 YTD: \$82,706

Number 2 this month:
Thomas Gilbert
 Edina, MN
 SGA: Altig-Altig
 Contract date: Aug. 1999
 Persistency: 87.22%
 Net ALP: \$19,684
 YTD: \$55,447



Number 3 this month:
James Dattilo
 Altamonte Springs, FL
 SGA: Marc Zipper
 Contract date: Nov. 1999
 Deviation: 2
 Net ALP: \$18,492
 YTD: \$20,975

Number 4 this month:
Gene Noury
 Worcester, MA
 SGA: Ali Shahrak
 Contract date: Feb. 1996
 Persistency: 93.28%
 Net ALP: \$17,867
 YTD: \$75,151



Number 5 this month:
Frauline McGuire
 St. John's, NF
 SGA: Anne O'Driscoll
 Contract date: Nov. 1998
 Persistency: 85.73%
 Net ALP: \$17,008
 YTD: \$120,037
 YTD Ranked: #11
 Chairman's Club: 1 time

Number 6 this month:
Douglas Bauknecht
 Nashville, TN
 SGA: Altig-Altig
 Contract date: Oct. 1993
 Persistency: 76.69%
 Net ALP: \$15,086
 YTD: \$65,211
 Chairman's Club: 2 times



TOP INDIVIDUAL PRODUCERS



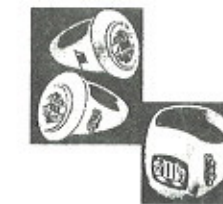
Number 7 this month:
Raymond Lau
 Burnaby, BC
 SGA: Altig-Altig
 Contract date: Aug. 1995
 Persistency: 84.22%
 Net ALP: \$14,447
 YTD: \$84,901
 YTD Ranked: #48

Number 8 this month:
Gary Williams
 Duluth, MN
 SGA: Altig-Altig
 Contract date: Sept. 1994
 Deviation: 1
 Net ALP: \$14,387
 YTD: \$62,865
 Chairman's Club: 1 time



Number 9 this month:
John Smolenski
 Worcester, MA
 SGA: Ali Shahrak
 Contract date: July 1997
 Persistency: 76.59%
 Net ALP: \$14,249
 YTD: \$67,548

Number 10 this month:
Joel Ivary
 Columbus, OH
 SGA: Marc Morton
 Contract date: July 1998
 Persistency: 76.61%
 Net ALP: \$14,052
 YTD: \$68,326



Chairman's Club
 Outstanding Producers

DECEMBER

Agent	SGA	#Times Qualified	Total Net ALP	Pers
Vito Pecoraro	Eric Giglione	1	\$40,338	79%

WORLD'S GREATEST BONUS WINNERS

750+ Bonus

Douglas Bauknecht	Altig-Altig
Robert S Beyer	Larry Geneser
Timothy Cruise	Scott Smith
James M Dattilo	Marc Zipper
Thomas Gilbert	Altig-Altig
Steve Khadivian	Scott Smith
Ladislav Lesanek	Ali Shahrak
Frauline McGuire	Anne O'Driscoll
Gene R Noury	Ali Shahrak
Arkadi Nulman	Larry Geneser
Preeti Sahgal	Joshua Chalom
Brian Traboulay	Altig-Altig

600+ Bonus

Rosario Aguilar	Donald Foti
Wendell C Bangs	Altig-Altig
Mitchell L Clem	William Devine
Joel D Ivary	Marc Morton
Raymond C Lau	Altig-Altig
Daniel Muszynski	Mike Jones
James M Peate	Marc Zipper
Vito F Pecoraro	Eric Giglione
Steven Polederos	Zeidner-Cowan
John Smolenski	Ali Shahrak
Tina M Steward	Eric Giglione
Gary D Williams	Altig-Altig
Jena L Wilson	Cohen-Hartman

500+ Bonus

Karlton Anderson	Kevin Pawlowski
Daniel Andrecheck	Patrick Shehan
Mark W Bleier	Gary Bleier
Carl H Boldon	Zeidner-Cowan
James Cleveland	Marc Zipper
John W DeRosier	Altig-Altig
Seyavash Feizi	Ali Shahrak
Camilla G Goldy	Cohen-Rutt
Drew E Johnson	Larry Kudlacek
Samuel Lockhart	Zeidner-Cowan
Douglas MacDonald	Altig-Altig
Kenneth Madden	Donald Foti
Ramin Maghsoud	Larry Kudlacek

500+ Bonus *continued*

Danny F Mayorga	Tom Williams
Ingrid Mendoza	Michael Busico
Barbara Musto	Eric Giglione
Peter N Nikolov	Steve Friedlander
J Saul Quiroz	Michael Busico
Jack H Seitz	Hancock-Boles
Robert L Smith	Kevin Pawlowski
Omid G Tanzif	Scott Smith
George Vrban	Marc Zipper
Jinzhou Zhao	Altig-Altig

400+ Bonus

Ahmed Adan-Dheri	David Hausman
Alan E Becker	Larry Geneser
Randall M Block	Cohen-Rutt
Patrick Coughlin	Bruce Gilpatrick
Bulbinder Hayer	Altig-Altig
Peter Novellino	Altig-Altig
Vladimir Opra	Larry Geneser
Charles Osburn	Kevin Pawlowski
Vedran Pipinic	Altig-Altig
Scott W Remmey	Eric Giglione
Scott Sonnenberg	Larry Geneser
Tony K Sutton	Larry Geneser
Omar M Thalji	Kevin Pawlowski
John W West	Marc Morton
Jorge A Zayas	Michael Busico

350+ Bonus

Jorge L Aponte	Michael Lavin
Maria Bellajaro	Altig-Altig
Everton Dennis	Marc Zipper
Lawrence Dennis	Zeidner-Cowan
Joseph H Habeeb	William Devine
Andrew C Kay	Altig-Altig
Larry Malitz	Patrick Shehan
Michael O'Rourke	Larry Geneser
Terrence Palmer	Charles Faulkner
Shashi H Parekh	Joseph Manone
Robert Prueitt	Zeidner-Cowan
Richard Ramirez	Marc Zipper
Rhonda L Ray	Marc Morton

350+ Bonus *continued*

William Sargent	Derrill Bailey
Damani Singleton	Cohen-Rutt
Terry L Smith	Dennis Ishler
Dennis Stefanakis	Charles Faulkner
Randall Stoker	Tim Schroeder
Gregory Strausser	Zeidner-Cowan
Timothy Thompson	Kevin Pawlowski
Diana L Watkins	Bruce Gilpatrick
Andy P Zomaya	Scott Smith

300+ Bonus

Steven W Blok	Joseph Manone
Timothy Braquen	Altig-Altig
Edward Clunk	Mike Jones
Anita Crockett	Christopher Philippe
Pamela A Drury	Victor Hancock
Robert J Dunn	Eric Giglione
Michael Eubank	Charles Faulkner
Albert G Fleury	Altig-Altig
Duane Franklin	Victor Hancock
Houshang Gorgin	Hancock-Boles
Paul J Hebron	Eric Giglione
Jahi B Horne	David Hausman
Leanne M Hughes	Eric Giglione
Herman H Libman	Lisa D'Amico
Paul T Lund	Scott Smith
Jay Mullins	Patrick Shehan
Robert E Neely	Tom Williams
Gleb Ostrovsky	Justin A Jones
Rigoberto Pedroza	Cohen-Rutt
Marisol Portillo-Mata	Cohen-Rutt
Thomas Reddoch	Kevin Pawlowski
Anita L Rich	Cohen-Rutt
Stephen J Ross	Steve Friedlander
Douglas Saeger	Altig-Altig
Derek Sandilands	Altig-Altig
Paramjit Sangha	Altig-Altig
Kobina A Sekyi	Joseph Manone
Marilyn M Sisco	Altig-Altig
Al-Karim Walji	Altig-Altig
Nena J Wallace	William Devine
Tamara Willsey	Scott Smith

200+ Bonus

Abdulrazzaq Ahmed	Robert Glover
Christopher Bacheller	Marc Zipper
Wesley C Bangs	Altig-Altig
Zulfikar Bhukera	Robert Glover
James Bliefnick	Joseph Manone
Brian G Bonner	Walter-Blumert
Scott E Botz	Larry Geneser
Martha M Cave	John Bury
Robert C Cupp Sr	Larry Weiner
Gay L Deitch	Dennis Ishler
Daniel Doherty	Ali Shahrak
Maria Esposito	Cohen-Hartman
Nickolay Gusev	Larry Geneser
James D Harris	Eric Giglione
Chelsea Hawkins-Smith	Altig-Altig
Sarah L Helm	Rick Mansfield
Ernest Jackson	Justin A Jones
Victor O Jones	Surace-Surace
Brian Kennington	David Hausman
Christine Loppnow	Altig-Altig
Nick A Mayes	Cohen-Hartman
Ronald E Miller	Mark Hancock
Daniel Neumeier	Danny Van Houten
James A Palmes	Bill Boyle
Patrick Parisi	Lisa D'Amico
Lewis Reinholt	Scott Smith
Ronald D Robie	Mark Hancock
William Sanders	Altig-Altig
Liana Schaller	Scott Smith
Ted E Schilling	John Sweeney
David Y Tam	Altig-Altig
John O Thomsen	Altig-Altig
Richard P Wade	Joseph Manone
Madlyn Woodyard	Cohen-Rutt
Jeff E Woolsey	Altig-Altig

Total: \$60,510.00

QUARTERLY BONUS

QUARTERLY BONUS WINNERS

Name	SGA	Net ALP	Name	SGA	Net ALP
Brian A Traboulay	Altig-Altig	\$6,069.67	Carl H Boldon	Zeidner-Cowan	2,487.38
Frauline M McGuire	Anne O'Driscoll	5,639.01	Randall M Block	Cohen-Rutt	2,485.99
Preeti Sahgal	Josh Chalom	5,577.80	Kelly D McDonald	Donald Foti	2,459.34
Timothy J Cruise	Scott Smith	5,447.20	Robert S Beyer	Larry Geneser	2,438.12
Ladislav Lesanek	Ali Shahrak	5,316.32	William J Sargent II	Derrill Bailey	2,430.74
Steve Khadivian	Scott Smith	4,988.17	Stephen A Momberg	Altig-Altig	2,423.96
Diana L Watkins	Bruce Gilpatrick	4,651.66	Vladimir Opra	Larry Geneser	2,387.80
Arkadi Nulman	Larry Geneser	4,619.32	Steven Jakubczak	Scott Smith	2,357.53
Thomas G Gilbert Jr	Altig-Altig	4,584.37	J Saul Quiroz	Michael Busico	2,334.64
Gene R Noury	Ali Shahrak	4,306.23	Rick E Choptuik	Altig-Altig	2,326.10
Alan E Becker	Larry Geneser	4,297.13	Bulbinder S Hayer	Altig-Altig	2,320.00
Jena L Wilson	Cohen-Hartman	4,223.88	Marisol Portillo-Mata	Cohen-Rutt	2,319.66
Jinzhou Zhao	Altig-Altig	4,166.29	John T Huber III	Eric Giglione	2,309.03
Mitchell L Clem	Derrill Bailey	4,104.42	Nickolay A Gusev	Larry Geneser	2,295.11
Andrew C Kay	Altig-Altig	4,019.59	Kathleen T Carpenter	Surace-Surace	2,279.48
Robert L Smith	Kevin Pawlowski	3,986.90	Robert K Olson Jr	Scott Smith	2,278.45
Gleb Ostrovsky	Justin A Jones	3,907.94	Samuel P Lockhart	Zeidner-Cowan	2,259.75
Lawrence P Hauck	Steve Friedlander	3,156.56	George Vrban	Marc Zipper	2,256.01
James M Peate	Marc Zipper	3,104.75	Ramin Maghsoud	Larry Kudlacek	2,255.16
Larry Malitz	Patrick Shehan	2,958.44	Joseph H Habeeb	Derrill Bailey	2,249.70
Christopher Bacheller	Marc Zipper	2,949.35	Anthony J Vestal	Larry Geneser	2,230.92
Vito F Pecoraro	Eric Giglione	2,946.79	Paramjit S Sangha	Altig-Altig	2,222.75
Wendell C Bangs	Altig-Altig	2,910.99	Omid G Tanzif	Scott Smith	2,211.81
Francisco M Perez	Eric Giglione	2,865.82	Daniel J Andrecheck	Patrick Shehan	2,206.94
Herman H Libman	Lisa D'Amico	2,864.70	Paul T Lund	Scott Smith	2,203.02
Mark W Bleier	Lisa D'Amico	2,817.80	Kenneth J Madden	Donald Foti	1,191.20
Wesley C Bangs	Altig-Altig	2,780.28	Eddie C Norman	Larry Geneser	1,188.32
Seyed H Katouzian	Josh Chalom	2,748.85	Anita L Rich	Cohen-Rutt	1,184.70
Barry I Kushner	Josh Chalom	2,741.88	Daniel D Muszynski	Mike Jones	1,169.82
Victor O Jones	Surace-Surace	2,740.86	Drew E Johnson	Larry Kudlacek	1,147.98
Rosario Aguilar	Donald Foti	2,737.33	Alan Buck Luymes	Altig-Altig	1,127.09
Steven G Polederos	Zeidner-Cowan	2,728.68	Rudi Camenzind	Cohen-Rutt	1,110.04
Gary D Williams	Altig-Altig	2,723.35	Derek Sandilands	Altig-Altig	1,107.69
Tina M Steward	Eric Giglione	2,666.86	Andrew W Falensky	Surace-Surace	1,088.95
Christine M Campbell	Cohen-Hartman	2,653.52	Jorge A Zayas	Michael Busico	1,082.70
Leanne M Hughes	Eric Giglione	2,620.63	Barbara Musto	Eric Giglione	1,074.79
Michael C Wehrly	Bruce Gilpatrick	2,618.29	Duane S Franklin	Victor Hancock	1,074.49
Ralph A Navarro	Tom Williams	2,610.50	Edward A Farley	Christopher Philippe	1,061.19
Carla A Miller	Chris LaFond	2,591.40	James M Dattilo	Marc Zipper	1,048.78
Seyavash S Feizi	Ali Shahrak	2,583.64	Tony K Sutton	Larry Geneser	1,047.97
Jack H Seitz	Hancock-Boles	2,581.13	Richard Ramirez	Marc Zipper	1,042.96
Stephen J Ross	Steve Friedlander	2,569.35	Douglas E Bauknecht	Altig-Altig	1,040.69
Scott W Remyey	Eric Giglione	2,561.47	Steven J Freitag	Danny Van Houten	1,040.57
Kobina A Sekyi	Joseph Manone	2,555.77	Robert E Neely	Tom Williams	1,039.67
Timothy W Thompson	Kevin Pawlowski	2,542.49	Joe A Hathorne	Scott Smith	1,036.76
Vedran Pipinic	Altig-Altig	2,519.44	Roland R Parker	Tom Williams	1,035.79
Raymond C Lau	Altig-Altig	2,513.83	Thomas E Reddoch	Kevin Pawlowski	1,033.67
Michael P O'Rourke	Larry Geneser	2,502.73	Tamara Willsey	Scott Smith	1,031.69

QUARTERLY BONUS

QUARTERLY BONUS WINNERS (CONTINUED)

Yaroslav Bitman	Larry Geneser	1,030.19	Peter N Nikolov	Steve Friedlander	892.26
Stuart C Chirnside	Steve Friedlander	1,024.02	Damani D Singleton	Cohen-Rutt	890.65
Anthony G Fiani	Eric Giglione	1,014.42	Madlyn P Woodyard	Cohen-Rutt	889.78
Karlton D Anderson	Kevin Pawlowski	1,007.65	Scott E Sonnenberg	Larry Geneser	883.96
Jorge Serrano	Cohen-Rutt	999.19	Paul V Vojtek	Peter Jewett	883.32
Danny F Mayorga	Tom Williams	997.15	James L Schneider	Robert Glover	883.32
John W DeRosier II	Altig-Altig	991.89	Charles E Osburn	Kevin Pawlowski	883.11
Nick A Mayes	Cohen-Hartman	985.17	Robert J Weaver	Altig-Altig	882.85
Douglas P Saeger	Altig-Altig	978.73	Roger B Johnson	Donald Foti	881.20
Michael C Eubank	Charles Faulkner	978.38	Richard L Mitchell	Greg Partee	878.35
Ted E Schilling	John Sweeney	976.94	Terry L Smith	Dennis Ishler	877.51
Maria T Bellajaro	Altig-Altig	972.13	Ahmed M Adan-Dheri	Bruce Gilpatrick	874.65
Frances E Alexander	Steve Friedlander	971.47	Chad M Lange	Altig-Altig	874.31
Robert C Cupp Sr	Larry Weiner	971.02	Roger H Hotz	Altig-Altig	872.65
Paul J Hebron	Eric Giglione	969.95	Lorenza Clark	Altig-Altig	865.02
Gregory B Strausser	Zeidner-Cowan	968.91	Robbyn R Eastern	Domenic Bertini	864.35
Martha G Johnston	Altig-Altig	968.69	David M Ragland	Walter-Blumert	861.13
Michael A Perkins	Donald Foti	967.44	Johnnie M Wallace	Scott Smith	858.43
Timothy E Braquen	Altig-Altig	966.22	Nestor C Aramayo	Tom Williams	856.32
Albert G Fleury	Altig-Altig	958.81	Dino Amato	Eric Giglione	849.40
Joel D Ivory	Marc Morton	958.57	Donald A Spence	Ramin Kouladji	848.07
Robert D Prueitt	Zeidner-Cowan	954.91	Paul D Rumbuc	Victor Hancock	847.44
Bradley K Kincaid	Altig-Altig	953.60	Wallace J Robinson	Altig-Altig	846.12
Patrick M Coughlin	Bruce Gilpatrick	952.68	Ronald D Robie	Mark Hancock	840.06
Michael E Jacobson	Horning-Schneider	951.43	Pamela A Drury	Victor Hancock	839.77
Danny J Lavoie	Patrick Shehan	950.25	Randall A Gibson	Altig-Altig	839.23
Lawrence Dennis Jr	Zeidner-Cowan	948.72	Linda K Lanoue	Marc Morton	837.99
Jay Mullins	Patrick Shehan	948.22	Steven W Blok	Joseph Manone	833.32
James W Cleveland	Marc Zipper	948.05	Elio A Ribeiro	Cohen-Rutt	830.79
Andy P Zomaya	Scott Smith	942.37	Steven R Edgell	Michael Busico	830.52
Albert DiMarco	Altig-Altig	941.94	Ronald E Miller	Mark Hancock	829.76
Scott E Botz	Larry Geneser	941.93	Terrence R Palmer	Charles Faulkner	825.89
Edward C Clunk	Mike Jones	935.45	Janice P Guertin	Altig-Altig	825.21
Steven J Engrav	Altig-Altig	926.95	Joseph E Mogle	Altig-Altig	821.08
Dennis N Stefanakis	Charles Faulkner	923.44	Gay L Deitch	Dennis Ishler	820.10
Marty F Holman	Richard Neal	921.20	Christian Novacek	Christopher Philippe	816.35
James A Palmes III	Bill Boyle	917.90	Richard P Wade	Joseph Manone	816.28
Michael L Oliva	Cohen-Hartman	916.97	Paul P Hardy	Altig-Altig	813.82
Shashi H Parekh	Joseph Manone	908.90	David A Diamond	Dennis Ishler	813.46
Scott Reeves	Surace-Surace	908.46	Gary N Finklestein	Altig-Altig	813.34
John C Smolenski	Ali Shahrak	907.69	William C Shevenell	Rick Mansfield	811.11
Omar M Thalji	Kevin Pawlowski	906.14	Aba S Diakite	Domenic Bertini	809.69
Clifford R Carroll	Cohen-Hartman	906.05	Brian G Bonner	Walter-Blumert	808.67
Ronald K Borch	Rick Mansfield	904.57	Theresa J Zanowick	Cohen-Hartman	808.35
Russell Chang	Altig-Altig	903.35	Abdulrazzaq Y Ahmed	Robert Glover	807.70
Angeles A Ordas	Michael Busico	901.70			
James E Domingo	Scott Smith	896.65			
David S Zophin	Marc Zipper	894.68			

Total: \$331,218.11

CHAIRMAN'S CLUB

CHAIRMAN'S CLUB

AGENT	SGA	Times Qualified	Last Time Qualified
Ahmed Adan-Dheri	David Hausman	4	Apr-97
Randy Altig	Altig-Altig	1	Jun-89
Robert Appel	Tom Williams	1	Aug-95
Darrell Ballard	Jatoft-Foti	2	May-99
David Ballard	Jatoft-Foti	1	Feb-98
Vlad Basov	Larry Geneser	2	Aug-99
Douglas Bauknecht	Altig-Altig	2	May-96
Linda Bauknecht-Hicks	Altig-Altig	3	Apr-93
Alan Becker	Larry Geneser	1	Nov-99
Mark Bleier	Gary Bleier	5	Jun-98
John Bury	John Bury	1	May-95
Jeffory Churchfield	Altig-Altig	1	Aug-94
Newton Crain	Scott Smith	1	Nov-98
Timothy Cruise	Scott Smith	3	Oct-99
John DeRosier	Altig-Altig	1	Jun-96
Albert DiMarco	Altig-Altig	1	Sep-99
Robert Dunn	Eric Giglione	1	Mar-94
Edward Farley	Chris Philippe	1	Jun-93
Donald Foti	Jatoft-Foti	3	Oct-90
Steve Foti	Jatoft-Foti	1	Aug-90
Darvin Fred	Dan Rubio	1	Feb-94
Steve Friedlander	Steve Friedlander	1	Apr-89
Joseph Habeeb	William Devine	1	Feb-94
Lawrence Hauck	Steve Friedlander	5	Sep-99
Gary Hausman	Cohen-Rutt	3	Apr-89
Jeffrey Horsky	Larry Weiner	1	Dec-94
Martha Johnston	Altig-Altig	1	May-93
Victor Jones	Surace-Surace	1	Dec-98
Andrew Kay	Altig-Altig	1	Apr-93
Buck Luymes	Altig-Altig	1	Nov-93
Larry Malitz	Patrick Shehan	9	Apr-97
Rick Mansfield	Rick Mansfield	1	Apr-90

CHAIRMAN'S CLUB

CHAIRMAN'S CLUB (CONTINUED)

Alan Martyn	Altig-Altig	1	Apr-90
Kelly McDonald	Jatoft-Foti	4	Feb-98
Kyle McGee	Kyle McGee	1	Apr-95
Frauline McGuire	Anne O'Driscoll	1	Oct-99
Stephen Momberg	Altig-Altig	1	Jun-98
John Morris	Larry Geneser	3	Nov-98
Richard Neal	Richard Neal	2	Jun-91
Eddie Norman	Larry Geneser	16	Oct-99
Joseph Nosse	Surace-Surace	1	May-94
Arkadi Nulman	Larry Geneser	1	Oct-99
Michael O'Rourke	Larry Geneser	1	May-96
Guy Panno	Domenico Bertini	3	Jul-94
Shashi Parekh	Joseph Manone	1	Mar-99
Patrick Parisi	Lisa D'Amico	1	May-99
James Peate	Marc Zipper	1	Aug-99
Vito Pecoraro	Eric Giglione	1	Dec-99
Michael Perkins	Jatoft-Foti	1	Dec-97
Scott Remmey	Eric Giglione	5	Apr-99
Ellen Rutledge	Scott Alexander	1	Sep-91
Paramjit Sangha	Altig-Altig	1	Feb-94
Ruben Soberanes	George Farenthold	1	Oct-87
Kim Sprenger	Gary Bleier	1	Dec-97
Michael Taylor	John Sweeney	1	May-94
Brian Traboulay	Altig-Altig	10	Oct-99
Eric Tuttobene	Altig-Altig	1	Dec-96
George Vrbanc	Marc Zipper	1	May-94
Gary Williams	Altig-Altig	1	Nov-97
Tom Williams	Tom Williams	1	Apr-98
Donald Wold	Altig-Altig	3	Mar-92
Ronald Yaniak	Eric Giglione	3	Mar-94
Jin Zhou Zhao	Altig-Altig	6	Sep-99

TOP SUPERVISING AGENTS

DECEMBER PRODUCTION

Record SA Agency Production
Month: September 1987
Petros Petropoulos
 \$46,561 Net ALP
YTD: June 1992 - May 1993
James Cook \$234,648 Net ALP

	Name	Net ALP	Pers	Dev.**	SGA	# of Agents
1	Steve Khadivian	\$35,186	100.00*		Scott Smith	2
2	Wendell Bangs	28,446	85.48*		Altig-Altig	5
3	Timothy Thompson	18,479	80.66*		Kevin Pawlowski	3
4	Stephen Ross	17,259	100.00*		Steve Friedlander	1
5	Eddie Dhillon	17,243		2	Scott Smith	1
6	Willie Fleming	15,250		Tie	Altig-Altig	4
7	William Sargent	14,179	84.07*		Derrill Bailey	1
8	Daniel Muszynski	12,959	80.81		Mike Jones	1
9	Jack Seitz	12,688	82.86*		Hancock-Boles	1
10	James Camblos	11,378		2	Billy Faulkner	1

YEAR-TO-DATE

1	Wendell Bangs	\$194,581	85.48*		Altig-Altig	5
2	Timothy Thompson	120,179	80.66*		Kevin Pawlowski	3
3	Preeti Sahgal	116,886	88.73*		Joshua Chalom	1
4	Michael Jacobson	106,856	80.89		Horning-Schneider	1
5	Pamela Drury	92,066		2	Vic Hancock	1
6	William Sargent	78,103	84.07*		Derrill Bailey	1
7	Steve Khadivian	71,745	100.00*		Scott Smith	2
8	Tamara Willsey	68,128	81.19*		Scott Smith	1
9	Daniel Muszynski	67,347	80.81		Mike Jones	1
10	Jack Seitz	62,003	82.86*		Hancock-Boles	1

*indicates projected persistency

**no. of pos. mos. more than neg. mos. of dev. on the producer's AP&P report, including the 2 mos. below the total line.

Supervising Agent selection guidelines for recognition in the Spotlight are as follows:

Must have 1 agent coded and meet production and persistency requirements

TOP SUPERVISING AGENTS

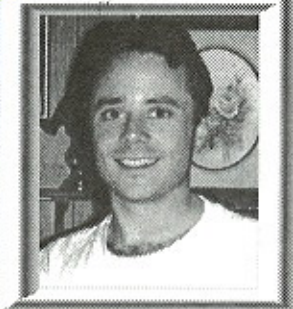


Number 1 this month:

Steve Khadivian
 Downers Grove, IL
 SGA: Scott Smith
 Contract date: July 1999
 Persistency: 100%
 Net ALP: \$35,186
 YTD: \$71,745
 YTD Ranked: #7

Number 2 this month:

Wendell Bangs
 Nashville, TN
 SGA: Altig-Altig
 Contract date: Nov. 1998
 Persistency: 85.48%
 Net ALP: \$28,446
 YTD: \$194,581
 YTD Ranked: #1



Number 3 this month:

Timothy Thompson
 Houston, TX
 SGA: Kevin Pawlowski
 Contract date: Oct. 1998
 Persistency: 80.66%
 Net ALP: \$18,479
 YTD: \$120,179
 YTD Ranked: #2

Number 4 this month:

Stephen Ross
 Auckland, NZ
 SGA: Steve Friedlander
 Contract date: July 1999
 Persistency: 100.00%
 Net ALP: \$17,259
 YTD: \$31,297



Number 5 this month:

Eddie Dhillon
 Downers Grove, IL
 SGA: Scott Smith
 Contract date: Sept. 1999
 Deviation: 2
 Net ALP: \$17,243
 YTD: \$20,651



Former Secretary of Labor, Ray Marshall (left), and Jules Pagano (right) present Jeff Faux (center), President of Economic Policy Institute, with ALL's \$25,000 contribution.

TOP GENERAL AGENTS

DECEMBER PRODUCTION

	Name	Net ALP	Pers.	Dev.**	SGA	# of Agents
1	James Peate	\$45,067	81.22		Marc Zipper	5
2	Stacie Williams	35,528	82.60*		Altig-Altig	12
3	Dennis Stefanakis	23,169	89.54*		Billy Faulkner	3
4	Michelle Daguio	21,798	82.76*		Cohen-Hartman	2
5	Yaroslav Bitman	21,410		5	Larry Geneser	3
6	Donald LaGrange	21,050	77.97		Altig-Altig	8
7	Nicholas Nitkowski	17,875	76.92*		Tom Williams	2
8	Anita Rich	16,743	84.20		Cohen-Rutt	3
9	Jose Cosio	16,708	100.00*		Cohen-Rutt	2
10	Kevin Bukatman	14,772	79.17*		Eric Giglione	4

YEAR-TO-DATE

1	Stacie Williams	\$383,539	82.60*		Altig-Altig	12
2	James Peate	329,577	81.22		Marc Zipper	5
3	James Cleveland	181,563	77.16*		Marc Zipper	2
4	Anita Rich	181,252	84.20		Cohen-Rutt	3
5	Yaroslav Bitman	179,369		5	Larry Geneser	3
6	Robert Olson	159,485	83.65*		Scott Smith	4
7	Donald LaGrange	153,831	77.97		Altig-Altig	8
8	Nicholas Nitkowski	151,606	76.92*		Tom Williams	2
9	Kevin Bukatman	141,371	79.17		Eric Giglione	4
10	Michelle Daguio	133,045	82.76*		Cohen-Hartman	2

*indicates projected persistency

**no. of pos. mos. more than neg. mos. of dev. on the producer's AP&P report, including the 2 mos. below the total line.

General Agent selection guidelines for recognition in the Spotlight are as follows:

Must have 2 agents coded and meet production and persistency requirements.

Record General Agent Production

Month: June 1990 - Don Foti
\$103,854 Net ALP
YTD: January - December 1981
Cole-Simons - \$864,620 Net ALP

TOP GENERAL AGENTS



Number 1 this month:

James Peate
Altamonte Springs, FL
SGA: Marc Zipper
Contract date: Apr. 1998
Persistency: 81.22%
Net ALP: \$45,067
YTD: \$329,577
YTD Ranked: #2

Number 2 this month:

Stacie Williams
Nashville, TN
SGA: Altig-Altig
Contract date: Apr. 1998
Persistency: 82.60%
Net ALP: \$35,528
YTD: \$383,539
YTD Ranked: #1



Number 3 this month:

Dennis Stefanakis
Mechanicsville, VA
SGA: Billy Faulkner
Contract date: Apr. 1999
Persistency: 89.54%
Net ALP: \$23,169
YTD: \$67,542

Number 4 this month:

Michelle Daguio
Las Vegas, NV
SGA: Cohen-Hartman
Contract date: July 1998
Persistency: 82.76%
Net ALP: \$21,798
YTD: \$133,045
YTD Ranked: #10



Number 5 this month:

Yaroslav Bitman
Kansas City, MO
SGA: Larry Geneser
Contract date: July 1997
Deviation: 5
Net ALP: \$21,410
YTD: \$179,369
YTD Ranked: #5



President Clinton gave speech honoring President of the Teamsters, Jimmy Hoffa, at New York State AFL-CIO meeting. SGA Eric Giglione (right) from New Jersey meets with Mr. Hoffa (left).

DECEMBER PRODUCTION

	Name	Net ALP	Pers.	Dev.**	SGA	# of Agents
1	Gary Williams	\$84,819	77.80		Altig-Altig	7
2	Wilbur Smith	80,348	79.94		Altig-Altig	23
3	Vlad Basov	56,173	89.52		Larry Geneser	7
4	Erik Graham	51,603	83.43		Cohen-Rutt	11
5	Roger Fung	49,397	81.75		Altig-Altig	16
6	Christine Campbell	46,698	82.48*		Cohen-Hartman	13
7	Jeffrey Dinocento	45,952	79.34		Eric Giglione	12
8	Michael Knapick	42,612	80.44		Scott Smith	17
9	James Engel	41,583	77.28		Pat Shehan	5
10	Kevin Khadivian	34,334	84.98*		Scott Smith	8
11	Stephen Liberto	34,015	84.62		Eric Giglione	7
12	Ronald VanWoesik	32,447	77.16		William Devine	5
13	Melinda-Rae Lyse	29,013	80.15		Altig-Altig	18
14	Ilija Orlovic	27,437	78.53		Altig-Altig	10
15	David Brister	26,443	78.86*		Eric Giglione	3
16	Shashi Parekh	26,088	78.74		Joe Manone	3
17	James Logan	25,233	78.34		Altig-Altig	8
18	John Arabian	22,390	77.47*		Marc Morton	4
19	Dennis Muth	22,263		1	Altig-Altig	7
20	Matthew Wood	20,521		3	Altig-Altig	4

YEAR-TO-DATE

1	Wilbur Smith	\$925,049	79.94		Altig-Altig	23
2	Gary Williams	889,899	77.80		Altig-Altig	7
3	Jeffrey Dinocento	735,551	79.34		Eric Giglione	12
4	Michael Knapick	618,714	80.44		Scott Smith	17
5	Erik Graham	600,435	83.43		Cohen-Rutt	11
6	Roger Fung	514,778	81.75		Altig-Altig	16
7	Ilija Orlovic	462,787	78.53		Altig-Altig	10
8	Vlad Basov	446,130	89.52		Larry Geneser	7
9	Melinda-Rae Lyse	423,983	80.15		Altig-Altig	18
10	Dennis Muth	418,317		1	Altig-Altig	7
11	Stephen Liberto	397,154	84.62		Eric Giglione	7
12	Kevin Khadivian	338,848	84.98*		Scott Smith	8
13	Christine Campbell	303,577	82.48*		Cohen-Hartman	13
14	David Brister	284,794	78.86*		Eric Giglione	3
15	James Engel	277,523	77.28		Pat Shehan	5
16	Ronald VanWoesik	254,465	77.16		William Devine	5
17	Hurst Kopp	251,258	85.64		Bruce Gilpatrick	5
18	Kelly McDonald	241,156	78.90		Jatoft-Foti	3
19	Shashi Parekh	240,033	78.74		Joe Manone	3
20	Alan Martyn	231,615	76.58		Altig-Altig	7

*indicates projected persistency

**no. of pos. mos. more than neg. mos. of dev. on the producer's AP&P report, including the 2 mos. below the total line.

Master General Agent selection guidelines for recognition in the Spotlight are as follows:

Must have 3 agents coded and meet production and persistency requirements.

Record MGA Agency Production

Month: September 1994
 Kevin Pawlowski
 \$163,741 Net ALP
 YTD: June 1994 - May 1995
 Jack Kirschling \$1,186,607 Net ALP



Number 1 this month:

Gary Williams
 Duluth, MN
 SGA: Altig-Altig
 Contract date: Sept. 1994
 Persistency: 77.80%
 Net ALP: \$84,819
 YTD: \$889,899
 YTD Ranked: #2

Number 2 this month:

Wilbur Smith
 Redmond, WA
 SGA: Altig-Altig
 Contract date: Sept. 1984
 Persistency: 79.94%
 Net ALP: \$80,348
 YTD: \$925,049
 YTD Ranked: #1



Number 3 this month:

Vlad Basov
 Kansas City, MO
 SGA: Larry Geneser
 Contract date: June 1997
 Persistency: 89.52%
 Net ALP: \$56,173
 YTD: \$446,130
 YTD Ranked: #8

Number 4 this month:

Erik Graham
 Rancho Cucamonga, CA
 SGA: Cohen-Rutt
 Contract date: Nov. 1988
 Persistency: 83.43%
 Net ALP: \$51,603
 YTD: \$600,435
 YTD Ranked: #5



Number 5 this month:

Roger Fung
 Burnaby, BC
 SGA: Altig-Altig
 Contract date: Mar. 1991
 Persistency: 81.75%
 Net ALP: \$49,397
 YTD: \$514,778
 YTD Ranked: #6



Mike & Sharyn Hunter are presented with a clock from the Mark Hancock Agency at their retirement luncheon honoring their 25 years with AIL.

STATE GENERAL AGENTS

Record Agency Production (Most Over Quota)

Month: June 1995
 Scott Latta 420%
 YTD: June 1988 - May 1989
 Phil Bizar 201%

DECEMBER PRODUCTION

YEAR-TO-DATE

	Pers	Pos Dev	Net ALP	Quota	% of Quota	Net ALP	Quota	% of Quota
Category I								
Altig-Altig	76.88%		\$624,212	\$757,242	82	\$7,937,150	\$8,673,536	91
Scott Smith	71.53%		157,925	222,842		2,060,972	2,781,114	
Cohen-Rutt	78.67%*		158,586	228,851		1,065,815	1,373,106	
Eric Giglione	78.94%		130,197	193,114		1,732,129	2,302,144	
Marc Morton	68.43%		102,807	167,661		1,374,298	2,006,810	
Ali Shahrak	68.97%		85,251	150,317		504,832	1,803,804	
Mark Hancock	84.13%*		55,600	119,923		194,029	359,769	
Jatoft-Foti	72.98%		95,640	286,943		1,804,839	3,429,676	
Domenico Bertini	71.43%		23,594	152,567		288,179	1,640,099	
Category II								
Larry Geneser	74.73%		165,648	125,649	131	1,808,075	1,507,788	119
Marc Zipper	70.89%		104,337	117,699	88	1,514,363	1,412,388	107
William Devine	NEW *		86,958	111,151		172,912	222,302	
Cohen-Hartman	82.34%*		75,486	110,615		575,065	663,690	86
Kevin Pawlowski	69.06%		81,402	126,980		1,272,743	1,523,760	83
David Hausman	68.57%		91,921	147,524		985,332	1,770,288	
Tom Williams	73.83%		66,420	106,924		936,998	1,283,088	
Surace-Surace	76.77%*		60,766	104,138		1,147,297	728,966	157
Zeidner-Cowan	77.92%		78,307	142,841		839,313	1,728,164	
Michael Lavin	NEW *		37,833	107,556		37,833	107,556	
Larry Weiner	60.32%		25,373	105,772		386,810	1,269,264	
Dan Rubio	66.64%		16,296	89,282		438,088	1,112,778	
Joshua Chalom	NEW *		21,817	147,500		21,817	147,500	
Category III								
Patrick Shehan	71.70%		81,569	82,152	99	887,337	985,824	90
Michael Busico	76.13%		71,999	75,015	95	679,434	900,180	
Steve Friedlander	72.43%		45,944	82,700		840,268	992,400	84
Bruce Gilpatrick	79.45%		29,074	76,893		509,155	922,716	
John Sweeney		1	24,760	82,352		376,216	988,224	
Lisa D'Amico	73.00%		23,777	91,349		532,198	1,096,188	
Walter-Blumert	73.20%		20,499	83,511		531,180	1,026,848	
Richard Neal	67.26%		13,302	116,032		816,807	1,195,824	
Category IV								
Justin A Jones	72.92%*		73,123	64,311	113	1,043,912	771,732	135
Rick Mansfield	76.68%		43,130	72,380		529,877	868,560	
Vic Hancock	75.20%		35,550	64,002		713,525	736,824	96
Robert Glover	73.09%		26,416	53,190		493,728	638,280	
Billy Faulkner	67.81%		52,872	107,515		613,456	1,158,488	
Dennis Ishler	69.21%		24,863	67,474		279,265	809,688	
Christopher Philippe	76.57%		13,712	52,290		408,158	759,931	
Bill Boyle	NEW *		10,752	70,404		38,044	211,212	

STATE GENERAL AGENTS

DECEMBER PRODUCTION (CONTINUED)

YEAR-TO-DATE

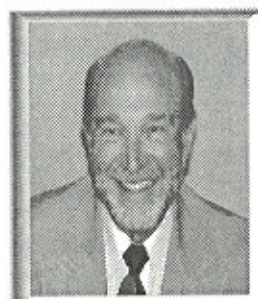
	Pers	Pos Dev	Net ALP	Quota	% of Quota	Net ALP	Quota	% of Quota
Category V								
Joseph Manone	NEW *		\$68,684	\$50,713	135	\$130,633	\$101,426	128
Gary Bleier	76.32%		36,308	39,258	92	366,483	471,096	
Mike Jones	76.29%		24,287	37,643		463,322	451,716	102
Hancock-Boles	80.90%		44,307	73,821		372,764	621,524	
Ramin Kouladji	75.30%*		20,339	38,150		404,652	343,350	117
John Bury		1	20,880	41,029		204,544	246,174	83
George Farenthold	74.44%		10,145	37,734		285,739	452,808	
Tim Schroeder	73.89%*		7,800	43,052		116,442	322,857	
Christopher Lafond	83.85%*		4,860	42,922		112,147	321,914	
Category VI								
Derrill Bailey	90.10%*		36,157	28,889	125	133,305	115,556	115
Anne O'Driscoll	75.62%*		33,295	18,250	182	410,248	164,250	249
Larry Kudlacek		5	22,819	23,583	96	167,629	282,996	
Horning-Schneider	77.94%		26,022	28,354	91	474,857	326,184	145
Jerel Turner	72.78%*		10,071	15,877		178,626	178,616	100
George Cook	NEW *		17,282	29,653		17,282	29,653	
Danny VanHouten	76.80%*		18,358	32,420		208,645	306,828	
Greg Partee	84.56%*		16,205	30,010		56,312	90,031	
John McCreary	69.98%		5,178	10,956		54,096	131,472	
Billy Sauers	NEW *		3,778	8,204		8,053	16,404	
James Canady	NEW *		6,613	18,375		18,882	36,750	
Kyle McGee	76.28%		5,447	15,510		107,593	186,120	
William Feaster		1	8,259	36,143		148,565	433,716	
Robert McKenzie	81.25%		4,721	25,073		147,070	300,876	

*Projected Persistency

NEW Less than three months in current level

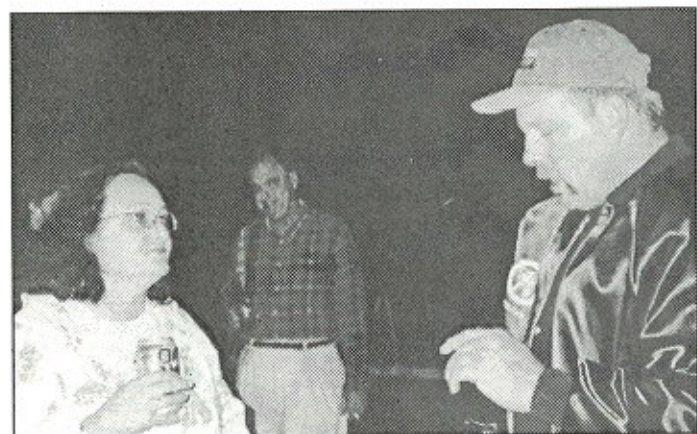
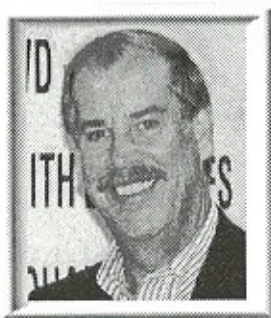
SGAs listed in bold have a minimum of 76% persistency with at least 100% quota for the month.

STATE GENERAL AGENTS



Category V:
Joseph Manone
 Menomonee Falls, WI
 Persistency: New
 Net ALP: \$68,684
 YTD: \$130,633
 Curr. Mo. % of Quota: 135%
 YTD % of Quota: 128%

Category VI:
Derrill Bailey
 Mt. Pleasant, SC
 Persistency: 90.10%
 Net ALP: \$36,157
 YTD: \$133,305
 Curr. Mo. % of Quota:
 125%
 YTD % of Quota: 115%



From left: Donna DeWitt, President, SC AFL-CIO; Phil Murray, agent with the Derrill Bailey Agency; and Scott Fulmer, SC State VP, AFL-CIO at the Bailey Agency barbeque.



Awards were handed out during the Bailey Agency year end Christmas party. SGA Derrill Bailey (center) gives Gold Award to William Sargent (left) for \$100,000 ALP and Steve Devlin (right) received the Silver Award for \$75,000 ALP.

TRADE SECRETS FROM THE TOP

1. Ladislav Lesanek *Ali Shahrak Agency*



"Don't be shy to ask your client for more money."

Ladislav fully understands the importance and value of the insurance protection he is providing for every family he calls upon. He recognizes that every dollar used to buy protection for the family will provide an exponential increase in security and peace of mind if that loved one is ever lost. By helping his clients recognize the value of insurance, Ladislav has propelled himself to success.

2. Thomas Gilbert *Altig-Altig Agency*



"We perform a great service in the field. The only thing I focus on is my activity level. When you believe in the product, the members are going to be receptive."

By working smart, Tom Gilbert has created a wealth of success. He understands that abundant activity is vital to making sales. Thus, he keeps his activity level consistently high and combines it with a total belief in the product. Through that belief, he creates an atmosphere of acceptance by the client which in turn leads to ever increasing sales. He then ties all his efforts together with service, recognizing the importance and value of what we offer families everyday.

3. James Dattilo *Marc Zipper Agency*



"Work hard, play hard, never give up and be persistent."

Jim is one that can do it all. He continually sets very high standards for himself and exceeds every challenge thrown his direction. He not only meets those challenges, but continually exceeds them. Jim is determined to set records, and is achieving his goals through self challenges, as well as challenging those around him. Instead of just thinking about the opportunity, he accepts the workload — always seeking to take it to the next level. With self discipline and continuous challenges, it is easy to see how Jim is propelling himself and those around him to succeed.

PROMOTIONS

Promoted to Supervising Agent:

Julie Aprahamian
with
Joe Manone
Wisconsin

Scott Botz
with
Larry Geneser
Kansas

Brian Kennington
with
David Hausman
Georgia

Todd Kowinski
with
Mark Hancock
Indiana

Barbara Leader
with
Altig-Altig
Saskatchewan

Eli Mitcham
with
Kevin Pawlowski
Texas

David Papuga
with
Michael Lavin
Pennsylvania

Matthew Piotrowski
with
Marc Zipper
Florida

Jorge Serrano
with
Cohen-Rutt
California

Breeanna Sutton
with
William Devine
Texas

Eldon Wilkinson
with
Altig-Altig
Saskatchewan

David Zophin
with
Marc Zipper
Florida

Promoted to General Agent:

Daniel Andrecheck
with
Pat Shehan
Connecticut

David Cato
with
Dan Rubio
Alabama

Jose Cosio
with
Cohen-Rutt
California

Rebecca Francis
with
Surace-Surace
Ohio

Ronald Hirschler
with
Jatoft-Foti
California

Richard Jones
with
Justin A Jones
Mississippi

PROMOTIONS

Promoted to General Agent (continued):

Kenneth Solts
with
Altig-Altig
Idaho

Tina Steward
with
Eric Giglione
New Jersey

Steven Thompson
with
David Hausman
Georgia

Al-Karim Walji
with
Altig-Altig
Alberta

Promoted to Master General Agent:



John Arabian
with
Marc Morton
Ohio



Kevin Bukatman
with
Eric Giglione
New Jersey



Joseph Nosse
with
Surace-Surace
Ohio

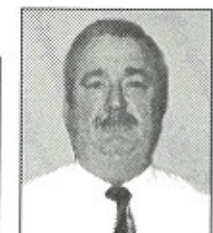
Promoted to State General Agent:



Joshua Chalom
Ontario



George Cook
Pennsylvania



Michael Lavin
Pennsylvania

All Agencies Care About Their Communities

Monetary Donations:

- \$500 David Hausman Agency**
Contribution to Teamsters Relief Fund for the Teamsters in Macon, Georgia who are on strike. Also about 5 full boxes of food were donated
- \$100 John Bury Agency**
Contribution to the credit union for Kids Bowl-A-Thon
- \$500 Cohen-Ruff Agency**
Laborers 300 scholarship fundraiser
- \$100** *Contribution to Labor's Community Service Agency, plus ongoing weekly food donations for Turkey-Toys for Tots*
- \$750 SGAs from Indiana**
Contribution from Mark Hancock, Vic Hancock, Greg Partee and Scott Smith to the Indiana State AFL-CIO for hospitality room at state convention. Also donated a union-made portable basketball goal for a raffle prize
- \$25,000 AIL and All SGAs**
Contribution to the Economic Policy Institute
- \$25.00 Derrill Bailey Agency**
Contribution to the boys basketball at Georgetown High
- \$550.00 Bailey Agency & Altig Agency**
Contribution to the AFL-CIO scholarship fund

Other Involvement:

- Ali Shahrak Agency**
Attended the firefighters memorial service in Worcester to support the firefighter union
- Eric Giglione Agency**
Furnished turkeys, with all the trimmings to needy families during the Thanksgiving holiday

Furnished and delivered turkeys and hams to 45 families during Christmas season
- Billy Sauers Agency**
Donated VCR to be raffled off as a Christmas gift at the December meeting of the Southwest Florida Central Labor Council
- Chris LaFond Agency**
Donation of food to Salvation Army food pantry

*To get the full value
of joy, you must have
someone to divide it
with.*

-Mark Twain

\$27,525 TOTAL

CONTRIBUTIONS

Home office has been busy this past month re-aligning job responsibilities and awarding well earned promotions. Take a moment to recognize and congratulate these outstanding individuals who are a vital part of your home office team!

EXECUTIVE ADMINISTRATION



RANDY MULL
*Senior Vice President
Administration*



BEVERLY RAMSEY
*Senior Vice President
General Services,
File Room, Personnel*



DONNA TUCKER
*Manager
Personnel*



JODIE AUSTIN
*Manager
File Room*

AGENCY ADMINISTRATION



DEBRA GAMBLE
*Senior Vice President
Agency Administration*



TANIA DONALDSON
*Assistant Vice President
Agency Administration*

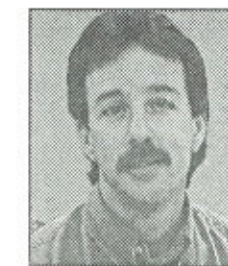
DATA PROCESSING



MIKE DRAGOO
*Vice President and
Chief Information Officer*



RANDY MASSINGILL
*Vice President
Information Technology*



BILL FLEMING
*Vice President
Information Technology*



ROGER KIRBY
*Assistant Vice President
Information Technology*

NEWS FROM HOME OFFICE

POLICY OWNER SERVICE/CLAIMS



DIANA CROSBY
Vice President
POS and Claims



MARY SHRONK
Vice President
POS



JUDY SPINKS
Manager
Claims Unit 3

UNDERWRITING/POLICY ISSUE



CINDY SAUCEDO
Vice President
New Business



ALAN PALMER
Assistant Vice President
Policy Issue



ROBIN MASSIRER
Manager
Underwriting Phone
Team

In order to succeed we must
first believe that we can.

— Michael Korda



The State of PR

by Denise Bowyer

As we begin the new year and look forward with great anticipation to the opportunities ahead of us, I want to take a moment to give what I have titled, the State of PR Report. Historically, State of reports are presented in January, providing assessments and a measure of productivity, growth and expansion. I have found that numbers as a measure tell the real story.

My State of report is both a measure of performance in PR activity for 1999 and a platform for implementing constructive action to meet the challenges in the New Year. I hope you honestly assess your contribution to the State of, and embrace the many new opportunities available to you this year.

The basis of everything in PR is to remember, first and foremost, we are in the relationship building business. The measure of our success is based on the groups covered under contract and lead cards generated. Are you building enough relationships?

MARKET ANALYSIS

The top 20% of PR representatives produced over 350,000 leads or over 50% of all leads Nationwide during the past year. That's an average income of almost \$60,000 with bonuses.

At year end AIL's market share for the union marketplace stood at 30%. That leaves 70% of the union market wide open for growth in the coming year.

We increased the Credit Union market to a 1% market penetration of credit union member potential, and over 10% market penetration based on number of credit unions under contract.

OPPORTUNITY

Each SGA has a new quota system based on first year agent production. AIL's challenge is to double the sales force. To meet this demand our challenge is to **DOUBLE THE LEAD COUNT**. To do this we must not only build more; we must strengthen and solidify our current relationships.

Once again remember, we are in the relationship building business.

How BIG can you dream? Territories are being expanded for those who want to continue building and maintaining increasing market areas.

TRAINING AND RESOURCES

There will be for the first time ever, a National Public Relations School (Boot Camp), to be held at the George Meany Institute of Labor. You will be trained in the Skills of Building and given all the Tools necessary (financial, support materials, etc) to be successful.

Key Regional PR Representatives will be recruited to serve as mentors managers and resource people.

BONUSES

The New PR Bonus structure has been expanded to offer maximum compensation for original work done and is being extended to provide bonus opportunities on the number of contracts versus just lead card returns.

Convention qualifications have also been expanded to provide options, enabling PR reps in small categories to reap the rewards of their tremendous efforts.

My hope is that you pinch yourself, you are not dreaming... We have more opportunity now than ever. Let's go out and build together!

Denise Bowyer
National Public Relations Director

TOP PR REPRESENTATIVE

Record PR Card Production
Month: February 1996
Anthony Gentili
 18,960 Cards
YTD: January - December 1998
Denise Bowyer 61,879 Cards

DECEMBER PRODUCTION

PR Manager	# Cards	SGA
Randy Altig	16,774	Altig-Altig
Debbie Enstedt	15,882	Altig-Altig
Jill Altig	8,957	Altig-Altig
Charles Hill	5,151	Jatoft-Foti
Malka Arony	4,067	Cohen-Hartman

Category A

Manon Brulotte	8,369	Altig-Altig
Debbie Enstedt	6,572	Altig-Altig
Robin Andrade	4,328	Ali Shahrak
Leo VanDenBussche	4,094	Altig-Altig
Jill Altig	4,090	Altig-Altig
Jacqueline deVooght	3,810	Altig-Altig
Charles Hill	3,621	Jatoft-Foti
Wendi Rose	3,271	William Devine
Thomas Wall	2,993	Peter Jewett
Anthony Gentili	2,831	Peter Jewett

Category B

Pater Nielsen	2,977	Robert Glover
Eric Schoenhals	2,042	Walter-Blumert
Vivian Unger Dwyer	1,793	Billy Faulkner
Cynthia Blumert	1,515	Walter-Blumert
William Gibson	1,399	Derrill Bailey
Laurie Onasch	1,375	Joe Manone
Michael Papale	1,294	Patrick Shehan
Cheryl Cook	1,270	Dennis Ishler
Amalia Busico	1,217	Michael Busico
William Verbeten	1,217	Danny VanHouten

YEAR-TO-DATE

PR Manager	# Cards	SGA
Randy Altig	137,672	Altig-Altig
Debbie Enstedt	66,767	Altig-Altig
Jill Altig	63,681	Altig-Altig
Richard Meshulam	39,955	Cohen-Rutt
Malka Arony	28,177	Cohen-Hartman

Category A

Debbie Enstedt	34,306	Altig-Altig
Robin Denham	33,814	Larry Geneser
Robin Andrade	31,153	Ali Shahrak
Brenda DiSomma	29,738	Eric Giglione
Jill Altig	26,192	Altig-Altig
Thomas Wall	23,100	Peter Jewett
Leo VanDenBussche	22,838	Altig-Altig
Richard Meshulam	22,175	Cohen-Rutt
Wendi Rose	20,737	William Devine
Rona Spano	18,130	Scott Smith

Category B

Laurie Onasch	18,374	Joe Manone
Kristy Philippe	17,538	Chris Philippe
Cynthia Blumert	15,457	Walter-Blumert
Vivian Unger Dwyer	15,331	Billy Faulkner
Pater Nielsen	14,421	Robert Glover
Daniel Otto	13,238	Scott Latta
Michael Papale	12,850	Patrick Shehan
Sheryl Salakas	10,339	Lisa D'Amico
Lou Nell Busby	10,153	Vic Hancock
Patti Morgan	9,347	David Garner

*Category A = Categories 1 and 2. Category B = Categories 3, 4, 5, and 6.

Public Relations Manager selection guidelines for recognition in the Spotlight are as follows:

Must have 2 PR Representatives coded and meet production requirements.

TOP PR REPRESENTATIVES

PR Manager:



Randy Altig
 Kirkland, WA
 SGA: Altig-Altig
 Contract date: Dec. 1988
 Number of Cards: 16,774
 YTD Cards: 137,672
 YTD Ranked: #1



Debbie Enstedt
 Winnipeg, MB
 SGA: Altig-Altig
 Contract date: Sept. 1991
 Number of Cards: 15,882
 YTD Cards: 66,767
 YTD Ranked: #2
 Chairman's Club: 1 time

Category A:



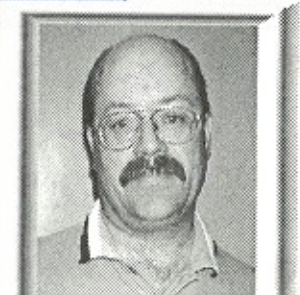
Manon Brulotte
 St. Laurent, PQ
 SGA: Altig-Altig
 Contract date: Feb. 1998
 Number of Cards: 8,369
 YTD Cards: 14,190



Debbie Enstedt
 Winnipeg, MB
 SGA: Altig-Altig
 Contract date: Sept. 1991
 Number of Cards: 6,572
 YTD Cards: 34,306
 YTD Ranked: #1
 Chairman's Club: 1 time



Robin Andrade
 Worcester, MA
 SGA: Ali Shahrak
 Contract date: Nov. 1993
 Number of Cards: 4,328
 YTD Cards: 31,153
 YTD Ranked: #3
 Chairman's Club: 2 times



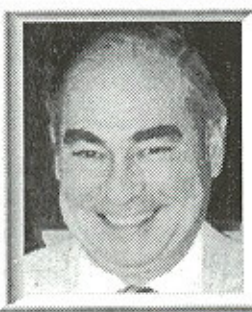
Leo VanDenBussche
 Winnipeg, MB
 SGA: Altig-Altig
 Contract date: May 1996
 Number of Cards: 4,094
 YTD Cards: 22,838
 YTD Ranked: #7



Jill Altig
 Redmond, WA
 SGA: Altig-Altig
 Contract date: Jan. 1992
 Number of Cards: 4,090
 YTD Cards: 26,192
 YTD Ranked: #5
 Chairman's Club: 4 times

TOP PR REPRESENTATIVES

Category B:



Pater Nielsen
Kalamazoo, MI
SGA: Robert Glover
Contract date: Oct. 1972
Number of Cards: 2,977
YTD Cards: 14,421
YTD Ranked: #5
Chairman's Club: 1 time

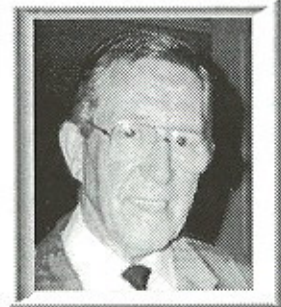
Eric Schoenhals
Gaithersburg, MD
SGA: Walter-Blumert
Contract date: Mar. 1999
Number of Cards: 2,042
YTD Cards: 2,042

Photo
Not
Available



Vivian Unger Dwyer
Mechanicsville, VA
SGA: Billy Faulkner
Contract date: Apr. 1984
Number of Cards: 1,793
YTD Cards: 15,331
YTD Ranked: #4
Chairman's Club: 1 time

Cynthia Blumert
Gaithersburg, MD
SGA: Walter-Blumert
Contract date: Sept. 1992
Number of Cards: 1,515
YTD Cards: 15,457
YTD Ranked: #3



William Gibson
Mt. Pleasant, SC
SGA: Derrill Bailey
Contract date: Aug. 1995
Number of Cards: 1,399
YTD Cards: 8,721

Decide exactly what you have to achieve.
Do you want to help people, or do you
want to be powerful?

— Mario Cuomo
Former governor of New York

PR BONUS

PR Bonus Qualifiers

DECEMBER

ROBIN DENHAM	\$1,007.50	ROBERT NELSON	400.00
ROBIN ANDRADE	1,007.50	SHERYL SALAKAS	375.00
DEBBIE ENSTEDT	1,007.50	LINDA STADTLER	362.50
BRENDA DISOMMA	1,007.50	AMALIA BUSICO	315.00
WENDI ROSE	975.00	ANAT COHEN	315.00
JILL ALTIG	812.50	WILLIAM VERBETEN	315.00
PATER NIELSEN	812.50	DONALD SPOHN	310.00
CHARLES HILL	780.00	BETH JOHNSTON	300.00
ANTHONY GENTILI	715.00	DAVID FLOYD	287.50
CYNTHIA BLUMERT	700.00	RONA SPANO	262.50
THOMAS WALL	682.50	LOU NELL BUSBY	262.50
RANDY ALTIG	675.00	JOHN WILKINSON	262.50
JACQUELINE DEVOOGHT	650.00	KRISTIN LAFOND	250.00
MANON BRULOTTE	650.00	DAVID PROVENCHER	250.00
LEO VANDENBUSSCHE	650.00	DANIEL OTTO	250.00
ERIC SCHOENHALS	650.00	BECKY CUTLER	250.00
VIVIAN UNGER DWYER	625.00	ROGER JOHNSON	250.00
DENISE BATEMAN	575.00	DAVID KOVELOSKI	250.00
MALKA ARONY	550.00	AYANNA DATE	220.00
DAVID BLAISDELL	550.00	SUSAN MICKA	210.00
SONJA LATONIS	525.00	BRANDT MARTIN	200.00
JOHN MOLINA	525.00	LAMONTE FARENTHOLD	200.00
JENNY WILLIAMS	525.00	SHARON DILLON	200.00
SUSAN RICHARDS	500.00	WILLIAM WICKLINE	200.00
EILEEN HANSON-KELLY	500.00	WILLIAM BOYLE	200.00
LAURIE ONASCH	460.00		
CHERYL COOK	440.00		
KENNETH ALTIZER	405.00		
MICHAEL PAPALE	400.00		
WILLIAM GIBSON	400.00		

Total: \$26,460.00

YTD Total: \$223,405.00

QUARTERLY PR BONUS

The Quarterly PR Bonus

JILLALTIG	\$2,000.00	MALKA ARONY	\$1,000.00
MANONBRULOTTE	\$2,000.00	JACQUELINE DEVOOGHT	\$1,000.00
BRENDA DISOMMA	\$2,000.00	DAVID BLAISDELL	\$1,000.00
ROBINDENHAM	\$2,000.00	SUSAN FULDAUER	\$500.00
CHARLES HILL	\$2,000.00	WILLIAM VERBETEN	\$500.00
DEBBIE ENSTEDT	\$2,000.00	PATER NIELSEN	\$500.00
LEO VANDENBUSSCHE	\$2,000.00	JOHN MOLINA	\$500.00
ROBIN ANDRADE	\$2,000.00	CYNTHIA BLUMERT	\$500.00
LAURIE ONASCH	\$1,000.00	VIVIAN UNGER DWYER	\$500.00
WENDI ROSE	\$1,000.00		
ANTHONY GENTILI	\$1,000.00		
THOMAS WALL	\$1,000.00		
DENISE BATEMAN	\$1,000.00		

Total: \$27,000.00

YTD Total: \$88,000.00

When a man feels throbbing within him the power to do what he undertakes as well as it can possibly be done, this is happiness, this is success.

— Orison Swett Marden

PR CHAIRMAN'S CLUB

PR

Jill Altig
Kenneth Altizer
Robin Andrade
David Blaisdell
Lou Nell Busby
Robin Denham
Gerald Dente
Jacqueline deVooght
Brenda DiSomma
Darrell Dorey
Vivian Unger Dwyer
Debbie Enstedt
George Farenthold
Susan Fuldauer
Sandra Johnson
David Koveloski
Sophie McCoy
Penny Miller
Patti Morgan
Pater Nielsen
Nicholas Papp
Suzanne Powers
Susan Richards
Lloyd Ringgold
Rona Spano
Linda Stadtler
Joseph Ward
John Wilkinson

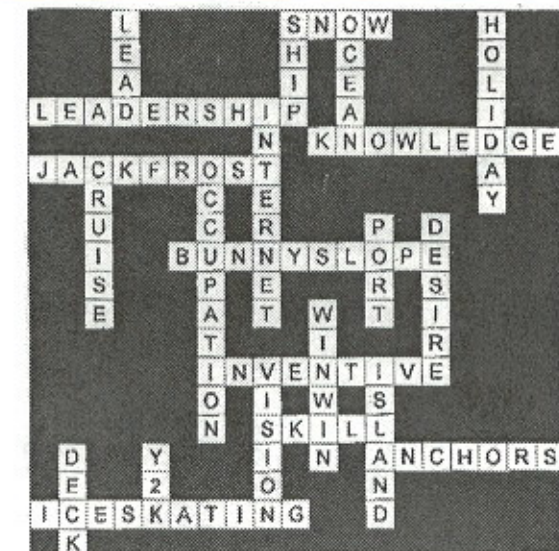
SGA

Altig-Altig
Marc Morton
Ali Shahrak
Altig-Altig
Vic Hancock
Larry Geneser
Ali Shahrak
Altig-Altig
Eric Giglione
Ramin Kouladji
Billy Faulkner
Altig-Altig
George Farenthold
Mark Hancock
Gary Bleier
Michael Lavin
John Bury
Surace-Surace
David Garner
Robert Glover
Tom Williams
Cohen-Rutt
Eric Giglione
Richard Neal
Scott Smith
Surace-Surace
Scott Latta
Scott Smith

Times Qualified

4
3
2
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4

Answers to last month's crossword puzzle



If you have the commitment and understand what follows, you can guarantee yourself an unbelievably successful career.

Tenets of Being A Good Captain

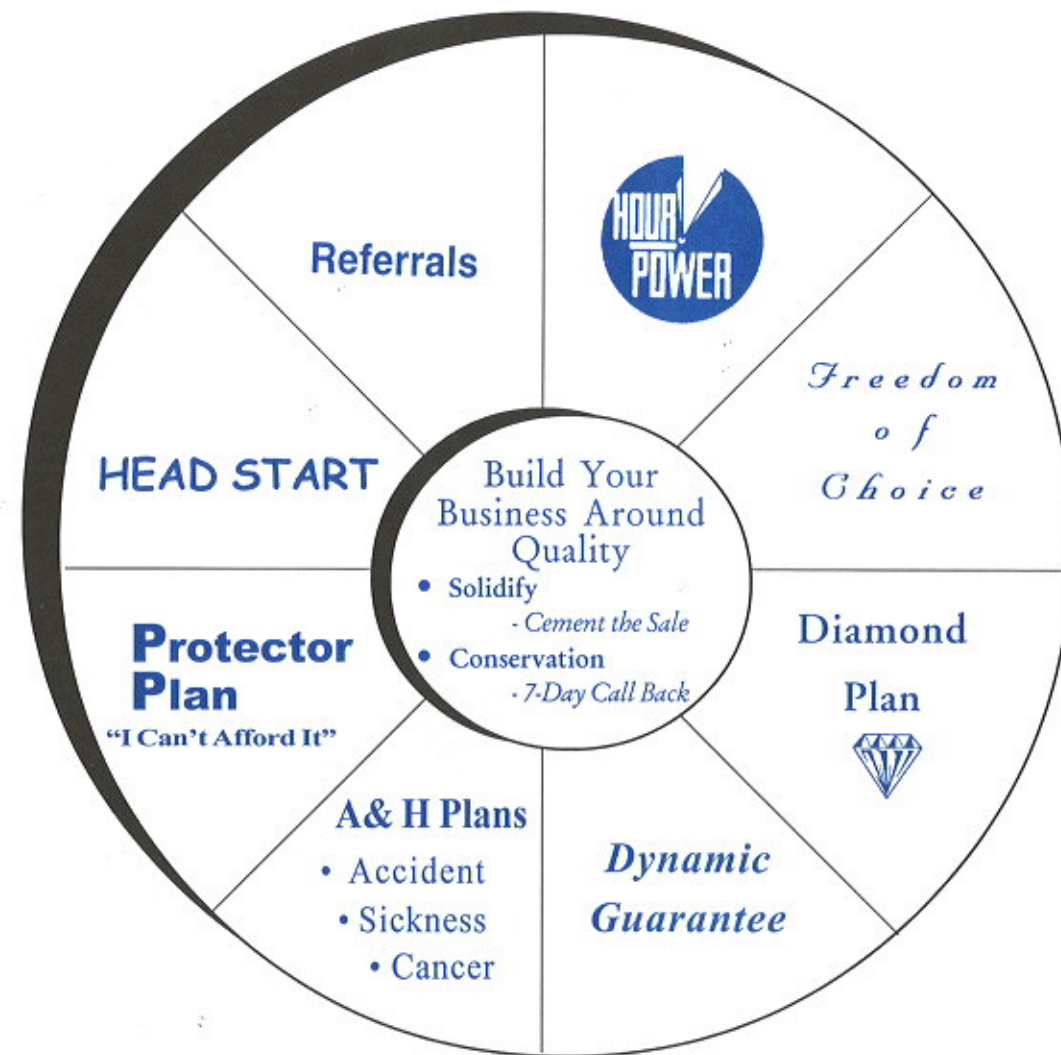
- Have a feeling of worth
- Practice your Hour Power Sales
- Increase your technical proficiency.
- Accept that a full day's work is a minimum of 8 appointments a day.
- Take advantage of the monthly "World's Greatest Bonus" and be eligible for the quarterly bonus.

The Requisites For Success

- Integrity,
- Passion,
- & Energy

The Keys To Profitability

- Community
- Deliver the Promise
- Get Referrals
- Family Data Sheet
- Norman Cement
- 7 Day Call Back
- Oldham Power Day

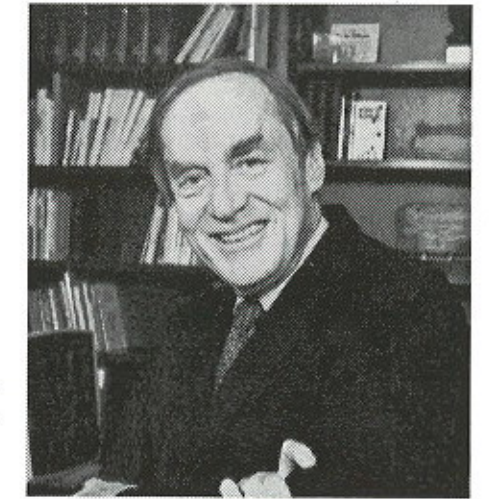


AIL 12 Day Training Program

American Income Life Insurance Company
P.O. Box 2608 • Waco, TX 76797 • (254) 751-8600 • www.ailins.com



MESSAGE FROM BR



Do You Want To Make A Mark Or Be Just A Blur?

Spirit moves and intelligence manicures. If you have the spirit, you can move mountains. After you have moved the mountain, then you can worry about what to do. Most importantly, stay focused.

Let me share these words with you from Barry Kaye's book Live Rich:

There is no deep secret to success. No hidden mystery. In truth, the key I've found is a simple one. I live, eat and breathe my passions. I immerse myself in my goals. The pursuit of each new dream is a philosophy, a way of life. It's my vocation, my avocation, my hobby and my recreation. It's a driving compulsion to succeed, to be of service to others, to make the most of my abilities. It is a complete and dedicated application of my imagination and creativity in visualizing my goal and translating the vision to reality.

When I started American Income, there wasn't anything but spirit—no money—just commitment to the P-I-E theory. We all had a focused passion on building a dream—taking a fledging insurance company and building it into a thriving business. Now before you continue reading, please reread the above quotation!

As an American Income representative, you have the best opportunity anyone could ever have. Think about it—where else can you go and say to a company, "I am honest; trust me. If I write a life application for \$300 ALP and I collect only the first month's premium of \$25, you are going to advance (loan) me \$100".

Now, if you have done your job right and the business stays on the books, you will receive an additional \$50 in commissions through the end of the first year on that one piece of business. Then, assuming that piece of business stays on the books, you will earn a renewal of \$15 a year for the next 9 years. Well, if you can't get excited about that, you just don't want to be excited. When one doesn't want to be excited, that is a lack of spirit and all the intelligence in the world can't help you.

The question to ask yourself is do you want to make a mark? Do you want to have as your imprimatur a mark which distinguishes your accomplishments during your lifetime?

As I look over the many who have achieved unbelievable financial success at American Income, I note that many didn't attend college and some didn't even finish high school. What propelled them to success? They may not have a significant formal education, but the common bond within each of these successful individuals was an indomitable spirit—the kind of passion that says, "What I want to achieve cannot be denied. I am going to achieve with honor and will expend any amount of energy necessary so that, indeed, my lifetime achievements will leave a permanent mark, not a blur."

Bernard Rapoport

Welcome Aboard

**Caribbean
Cruise
aboard
Carnival's
Nordic
Empress**



**CONVENTION
2001**

American Income Life